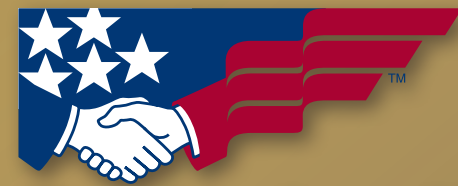




*A Partnership
of two great
Pennsylvania
banks.*



First National Bank

Your Guide to First National Bank Personal Products and Services

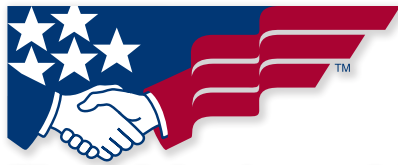
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Important Dates

- May 24: First National Bank products available
- May 26: Memorial Day—Bank closed in observance of holiday, ATMs available
- May 27: Bank opens as First National Bank
- May 28–31: Community Banking Office Open House— Please visit our offices to join us in celebrating our commitment to serving you as First National Bank.





First National Bank

During this transition, our promise to you is:

- Your current product features and benefits will not change.
- The same people you have come to know and trust will be here to serve you.
- You will enjoy more convenient banking and ATM locations.
- We will provide you access to new products and services to help you reach your financial goals.
- We guarantee the same prompt, courteous customer service you have come to expect.

Nothing is more important than serving our clients and providing convenient and exceptional services that save you time and money. We appreciate your business and look forward to continuing to serve you as First National Bank.

Introduction

At First National Bank, we've been helping our clients reach their financial goals since 1864. Our new partnership with Omega Bank allows us to reach out to a new group of clients with products and services that are as unique as the people we serve.

Our bank's philosophy of individualized service is carried out by our Personal Bankers who believe that better serving your needs begins with an understanding of your financial goals. So whether you're a newlywed, busy raising your family or a retiree, we get to know your unique vision for your financial future.

While none of your existing product features and benefits will change when Omega Bank becomes First National Bank, we invite you to look through our Welcome Guide and discover the world of First National Bank Personal Banking and how we can help each and every one of our clients reach their financial goals.

Some of the new products and account features you'll see are:

- Lifestyle 50 Checking – Our premier account for those 50 and better
- FirstAccess Checking – A free checking account with enhanced ATM access
- Internet Banking – Now with FREE Internet Bill Pay
- FirstRate Money Market Account – Your rate increases with your balance

We invite you to come in and talk to your Personal Banker about your financial goals. We'll partner with you and put together a plan to help you reach those goals. With all the resources of a large community bank, plus professional guidance and support, you can be sure that your personal plan will keep working for you.

Important Information About Your Accounts

Accessing Your Accounts

Community Banking Offices

Omega Bank offices will close at their normally scheduled closing times on Friday, May 23, 2008, to prepare for the transition. Offices will reopen as First National Bank on their next normally scheduled business day, Saturday, May 24, 2008, or Tuesday, May 27, 2008.

- You will have access to our full range of banking services at over 215 First National Bank Offices and 240 ATM machines in Pennsylvania and Northeast Ohio.
- Please note that on May 23, 2008, you'll gain the advantage of First National Bank's "Same Day, All Day" banking experience, which eliminates cut-off times for posting of your deposits.

VISA® Debit Cards/ATM Cards

You can use your Omega Bank cards to access your new First National Bank accounts without interruption. You will receive a new First National Bank Debit Card or ATM Card upon expiration of your current card.

- You can continue to use your Omega Bank VISA® Debit Card or ATM card at any former Omega Bank and First National Bank ATM without a fee for cash withdrawals, transfers and account inquiries, as well as deposits wherever accepted.
- During the weekend of May 23, 2008, balance inquiry will not be available. Balance inquiry will be restored by Tuesday, May 27, 2008.

Availability of Deposits

For full details on the funds availability policy that applies to your accounts, please refer to the enclosed bank account disclosure.

If you have any questions about your accounts, please contact Customer Service at 1-800-555-5455.

Hours are:

Monday – Friday 8:00 AM – 8:00 PM
Saturday 8:00 AM – 5:00 PM

Telephone Banking

Automated telephone access to your account information 24 hours a day, 7 days a week, will continue as usual Tuesday, May 27, 2008, at 8:00 AM.

- You may access Telephone Banking at 1-800-817-8787.
- When you access First National Bank's Telephone Banking, you will be required to enter your account number and your personal identification number. Your personal identification number is the last four digits of your social security or tax identification (business) number.
- You can change your personal identification number any time after your initial call.
- If you are not able to access an account you previously accessed, please contact Customer Service.
- You may transfer to Customer Service at any time for questions and additional information.
- After May 26, 2008, when you call Customer Service, you will now have the opportunity to transfer to Telephone Banking or remain on the line for a Customer Service Representative.

Online Banking

If you currently bank online, you will be automatically enrolled in First National Bank's Online Banking. Current Online Banking customers will receive a letter the week of May 12, 2008 explaining how to access your online accounts after May 26.

- You will have access to the same accounts at First National Bank as you did at Omega Bank. If you cannot access an account you previously had access to, please contact Customer Service.
- You will be able to transfer funds between the same accounts at First National Bank as you did at Omega Bank. If you cannot transfer funds between the same accounts please contact Customer Service.

Important Information About Your Accounts

Free Online Bill Payment

If you currently use online Bill Payment, you will automatically be enrolled in First National Bank's Free Online Bill Payment service.

- You will access Bill Payment directly from Online Banking. Once you log in to Online Banking your Bill Payment account will appear after the listing of your other accounts on the Account Summary screen.
- The following information will transfer to your First National Bank Free Online Bill Payment service:
 - Payment and vendor information
 - Automatic and future-dated payments
- We recommend you print your vendor list and current scheduled payments to validate that all information transferred to First National Bank's Bill Payment service.
- Please update your email address if it has changed.
- Payee account numbers may be no longer than twenty-four characters, including spaces. Please review your current payee account numbers to make sure they meet this requirement. When information is transferred, all characters over 24 will not be retained, possibly cutting off important data. Consider using abbreviations, leaving out the word 'account' if it was included and omit spaces and hyphens where possible. Account number fields left blank will automatically reflect your name.

Customer Service

Hours are: Monday – Friday 8:00 AM to 8:00 PM
 Saturday 8:00 AM to 5:00 PM

Telephone: 1-800-555-5455

Customer Service will be available Memorial Day from 9:00 AM – to 3:00 PM to answer any questions and assist clients.

About Your Deposit Accounts

Your Checking and Savings Accounts

Your products features and benefits will not change. You can continue to use your checks and deposit slips without interruption.

- When you need to order new checks or personalized banking documents you can order directly online, by phone, or in person. If you order checks from a source other than First National Bank, please call us to obtain important bank-specific ordering information.
- Direct deposits and automatic transfers using your accounts will continue without interruption.
- For any incoming wire transfers dated after May 23, 2008, please notify the senders of First National Bank's routing and transit number, which is 043318092.
- Outgoing wire transfers must be made in person at any of our Community Banking Offices. Please provide two forms of ID upon request. First National Bank's wire transfer cut off time is 4:00 PM EST, Monday through Friday, for all outgoing wires, including foreign wires.
- Interest on checking and money market accounts is compounded and credited monthly. Interest on savings accounts, with the exception of the Holiday Club, is credited quarterly. For most accounts, interest will be credited on your statement date.

Your Statements

You will receive a final statement from Omega Bank as of May 23, 2008. Thereafter, your First National Bank statements will be mailed at about the same time each month as your current statements.

- Although you will notice a slightly different format, the information included in your statement will be the same. If you have any questions after you receive your statement, please call Customer Service at 1-800-555-5455.

About Your New First National Bank Accounts

- As part of our commitment to our clients, your account features and benefits will remain the same after the transition to First National Bank on May 24, 2008. This Welcome Guide will provide information on First National Bank products and services.
- Additional details about terms, fees and disclosures are enclosed with this Welcome Guide.
- If you would like to consider a different account, or open new ones, please visit one of our Community Banking Offices. We will be happy to assist you.

Important Information About Your Accounts

- If you currently receive check images of your paid checks in your statements, that service will continue. In addition, images are available with First National Bank's Online Banking.
- If you have a line of credit linked to your checking account, you will continue to receive a monthly separate statement with a summary of your activity.
- If you currently have a combined statement sent to you, that service will continue.

Your CDs and IRA CDs

The current rate and term of your CDs will remain the same until the maturity date. Please review your First National Bank maturity notices carefully when you receive them.

Your Individual Retirement Accounts

As of May 24, 2008, First National Bank will become the new custodian of your IRA plan.

About Your Loan Accounts

Your Mortgage Loan

The terms and conditions as outlined in your mortgage loan documents will remain the same unless you are notified of a change in a separate mailing.

- Any automatic payments you currently have will remain unchanged unless you are notified separately. Funds for any automatic payments must be available in your account when your payment is processed.
- The mailing address for mortgage payments is: P.O. Box 6000, Hermitage, PA 16148-0900.
- Overnight delivery payments should be mailed to: 4140 East State Street, Hermitage, PA 16148-3487.

Important Information About Your Accounts

- After May 23, 2008, any questions you have about your mortgage loan can be directed to Customer Service at 1-800-555-5455, Monday through Friday from 8:00 AM to 8:00 PM EST and Saturday 8:00 AM to 5:00 PM EST. Or write us at: 4140 East State Street, Hermitage, PA 16148-3487.

Your Consumer Loans or Lines of Credit

The terms of your loan or line of credit will remain the same, and fees and late charges will be assessed in accordance with your contract unless you receive a separate notification of any changes.

- If you have a line of credit, you will receive a monthly First National Bank statement with the new payment address and other details of your account.
- Making payments to your consumer loan and line of credit:
 - Any automatic payments will not change. If your payment is automatically deducted from a deposit account, this service will continue.
 - After May 27, 2008, you can also make payments at your local First National Bank Community Banking Office or through Online Banking.
 - Make loan payments by phone from your First National Bank checking or savings account by calling 1-800-817-8787. Simply follow the convenient prompts.
 - You may also mail your payments to: P.O. Box 6000, Hermitage, PA 16148-0900.
- If you have life and/or disability coverage on your consumer loan, there will be no change to the terms, conditions or cost of coverage.

Managing Your Money

Managing your money starts with your checking account. At First National Bank, we've designed our checking account options so you'll find one that's ideally suited for you. Whether you're looking for the ease of no minimum balance, the yield of an interest-bearing account or the convenience of 24/7 banking, you'll find it right here.

Free Checking

It's hard to find a better deal than free. That's why you'll find so much to like about Free Checking. There is no worry about maintaining a minimum balance or how many checks you can write. It is truly a free account.

FirstAccess Checking

Free FirstAccess Checking redefines anytime, anywhere 24/7 banking with exclusive online, email and ATM benefits that free you of limitations, fees and concerns. This account delivers everything to you electronically whenever and wherever you want it. You can withdraw money from any ATM in the world and First National Bank will never charge you. Now that's convenience.

FirstRate Checking

Relax in knowing your checking account is always earning the most interest possible with FirstRate Checking. As your account balance grows over the minimum of \$1,000, your interest rate automatically increases. We'll give you your first order of duplicate checks free. Also ask about FirstRate Savings and Money Market Accounts.

e-xpress Checking

Internet-savvy clients will find numerous reasons to click on e-xpress Checking, starting with FNB-Online Banking, unlimited check writing, no minimum balance and an interest-bearing account. e-xpress Checking will save you both time and money in many ways, including FREE Internet Bill Pay service, free Debit Card, free personalized program checks, and a free imaged statement rather than your loose cancelled checks all for one low monthly membership fee.

In addition, when you open an e-xpress Checking account, you'll receive all of the benefits included in our First Plus Package option (see page 11) such as fraud protection, rebates, discounts and more.



**All checking accounts
can be accessed through
First National Bank's
Internet Banking now
with FREE BILL PAY!**



Lifestyle™
★★50

I love my Lifestyle 50 Checking account. I get interest on my account, free checks, travel opportunities and so many extras. I save money, earn money and have a great time.

Lifestyle 50 Checking

Lifestyle 50 is First National Bank's premier account for individuals 50-years-old or better who seek rewarding privileges and conveniences such as checking with interest, bonus rates on CDs, free personalized program checks, special events, travel opportunities and more. Whoever thought that banking could be so much fun?

Lifestyle 50 Plus Checking

For larger deposit balances in any First National Bank account, Lifestyle 50 Plus Checking offers additional features such as increased interest rates, free additional accounts, penalty-free CD withdrawals, free ATM withdrawals and exclusive special events.

»» **FIRST PLUS PACKAGE**

Save Time. Save Money. Protect Your Family.

First National Bank's First Plus Package Can Make a Difference.

Life isn't all about banking. So here's a way for First National Bank to save you money on all those other things you do every day. Add First Plus Package to any checking account or open an e-xpress Checking Account and enjoy a whole new world of money-saving opportunities. See a Personal Banker for details.

Free Personalized Checks

Purchase Protection and Extend Warranties

Identity Theft Protection

Free Companion Airfare

Discounted Gift Cards

Exclusive Savers Club Book

Lifestyle 50 members are entitled to receive the Advantage Package at a discounted rate with the following services:

Free Personalized Checks

Identity Theft Protection

Free Companion Airfare

Bonus Travel Discounts

RX Advantage

Vision Care

Rebates on Everyday Purchases

Exclusive Savers Club Book

Making More Money

Help your money make more money with First National Bank's savings and investment accounts. There are many different reasons to save and invest. It could be a short-term goal like saving for a new car or vacation. It could be a reliable long-term investment for a college education or retirement. You may simply desire the security of an emergency cash reserve.

Whatever your reason, First National Bank has a full range of savings and investment accounts to help you earn more on your money. A Personal Banker can provide you with a thorough explanation and consultation of which accounts would work best for you.

FirstRate Savings

With FirstRate Savings your interest rate increases with your balance automatically, saving you time and making more money on your account. You have immediate access to your account, anytime, anywhere at the bank, online or any ATM. This basic savings account with its low minimum balance saves you money on account fees. Whether you are saving for a vacation, college or just a rainy day, FirstRate Savings gives you flexibility and more interest.

FirstRate Money Market

If you are looking for the ultimate money market account, look to the FirstRate Money Market Account. You will enjoy seeing your money grow with interest rates that rise automatically as your balance does. You will have convenient, immediate access to your account at the bank, online or ATM allowing you to withdraw funds, deposit funds or just transfer funds between accounts. You can write a limited number of checks each month on this account.

Lifestyle 50 Money Market

This is the perfect companion account for Lifestyle 50 Checking. Lifestyle 50 members earn a bonus rate of interest on this money market account allowing you to earn more money on your deposits. Like our FirstRate Money Market, your rate automatically increases as your balance does and you'll enjoy the same convenient access to your money.



*With a FirstRate Money
Market account, my interest
rate automatically rose as my
balance did.
I didn't have to do a thing.
Thanks to First National
Bank, my money is making
more money.*

IRA Savings

A First National Bank IRA Savings Account is an easy way to get started on your retirement savings. This no minimum balance account allows you to accumulate your IRA funds until the balance is large enough to be placed penalty-free into a certificate of deposit.

Holiday Club

Why not spread your holiday cheer a little further. The Holiday Club account is designed to help you save money for the holidays by allowing you to make regular deposits into an interest bearing account. You will have the convenience of withdrawing the funds, penalty-free, anytime during the year without waiting for a check.

Certificates of Deposits

First National Bank offers regular and IRA certificates of deposit so you can earn a fixed, competitive rate of interest for a fixed period of time from seven days up to sixty months. We also offer a number of certificates of deposit designed to help you meet specific investment goals. All regular and IRA certificates are FDIC insured. Call or come in and see your Personal Banker to learn more about our certificate of deposit programs and how we can help you make more money on your savings.

Savers Goal CD

At First National Bank we offer the Savers Goal CD to help you start saving for the future today. With a minimum opening balance of \$100, you'll open a 14-month CD with a competitive interest rate. Each month just add \$25 or more through automatic transfer from a checking or savings account and watch your savings grow. There couldn't be a more convenient way to save money.

Achieving Your Dreams

You have a personal dream for the future and First National Bank has a mortgage or personal loan to help you achieve it. We welcome you to look over our wide variety of lending programs – so we can then personalize one that brings your dream to life affordably and quickly.

Our team is committed to exceptional customer service that will exceed your expectations. We take the time to listen to your current needs and your long-term plans. We can then provide you with financing options that are tailored to your unique situation.

Mortgage Loans

Purchasing a home is one of the most important decisions you'll ever make. And because you have unique desires for your dream home, you also have unique needs in borrowing the money to pay for your home. First National Bank offers a variety of mortgage plans to satisfy your needs. Our First National Bank Mortgage Consultants will be pleased to answer your questions and help you choose the mortgage loan that is right for you.

Find the mortgage that suits your needs and your dreams.

- Conventional Fixed Rate, 10, 15, 20, 25 and 30-Year Term Mortgage
- Construction Loan
- Adjustable Rate Mortgage
- Jumbo Mortgage
- Pennsylvania Housing Finance Agency Mortgage
- Specialty Purchase Programs

First National Bank

helped us get the home of our

dreams. Local, personalized

service and decision-making

saved

me time and money.



Home Equity Loans and Lines of Credit

First National Bank Home Equity Loans and Lines of Credit are an excellent way for homeowners to obtain money needed for large projects, purchases or expenses. These loans and credit lines use the equity in your home as collateral. Like the interest on your home mortgage, the interest on a home equity loan or line is generally tax-deductible (consult your tax advisor).

Home Equity Loan – Fixed amount, fixed term loan secured by the equity in your home.

Home Equity Line of Credit – An open-ended line of credit secured by the equity in your home.

Personal Loans

When it's time to finance a golden opportunity or a college education, or when you and your family need extra cash to get through an unexpected emergency, expect more from First National Bank – more loan options, more guidance and more understanding. Whatever goal you're trying to achieve, whatever need you're trying to meet, a First National Bank Personal Banker will be happy to assist you in determining what loan option will work best for you.

- Automobile or Recreational Vehicle Loan
- Education Loan
- Home Improvement Loan

Investing for the Future

First National Bank offers much more than traditional banking services. With F.N.B. Wealth Management services, we can help you make smart decisions regarding everything from the creation of your wealth to its preservation and distribution.

We begin by taking the time to thoroughly understand the important details of your financial picture. We discuss your plans for the future and help you identify investments, tax and estate planning opportunities. We then draw on our experts who consider the latest practices, research and strategies to create a personal wealth management plan that addresses your financial objectives – now and in the years to come.

To ensure that your needs are always met, we structure your financial plan around four distinct strategies that can be used alone or in conjunction with others.

Wealth Enhancement and Growth*

Investment Management*
Brokerage Services*
Variable and Fixed Annuities*
Mutual Funds*
529 Plans*

Treasury Bills
Treasury Bonds/Notes
US Savings EE Bonds
US Savings I Bonds

Wealth Protection and Preservation

Cash Flow Analysis
New Worth Determination
Asset Allocation
Education Planning

Retirement Analysis
Risk Management
Estate Planning

Lifetime Wealth Distribution*

IRA/401(K) Strategies*
Variable and Fixed Annuities*
Distribution Calculations and Strategies*

Roll-over IRAs and 401(K) Strategies*
Beneficiary Designation Strategies

Estate and Wealth Distribution

Wealth Transfer Strategies
Estate Settlements
Living Trusts
Testamentary Trusts

Special Needs Trusts
Charitable Services
Fiduciary Services
Custody Services



*It's like having a private
money manager right in your
neighborhood office.*



**PrimeVest Financial Service, Inc. is a registered broker-dealer, member SIPC/NSAD. Securities and insurance products offered by PrimeVest are not FDIC insured. They may go down in value. They are not financial institution guaranteed. They are not a deposit and are not insured by any federal government agency.*



*I've protected my
family's assets and
secured our future.*



Mid-Penn Insurance Associates
A division of First National Insurance Agency, LLC

Protecting What's Yours

We're also there to help when it comes to your insurance needs. The Mid-Penn Insurance Associate's Personal Insurance Division can meet all of your insurance needs with individually tailored comprehensive policies to protect your home, your autos, your life and any other personal asset.

Our caring, professional staff will personally handle your relationship with Mid-Penn Insurance, providing personalized advice and competitive products not just now but over a lifetime.

Our products and services include:**

| | |
|---|--|
| Personal Auto Insurance | Motorcycle Insurance |
| Life Insurance and Mortgage Protection | Renter's Insurance |
| Individual Medial Insurance | Valuable Articles Coverage |
| Watercraft Insurance | Personal Umbrella Liability |
| Homeowner's Insurance/ Condominium Owner's Insurance | Seasonal/Secondary Dwellings Insurance |
| | Individual Disability |

» FIRST PLUS PACKAGE

Save Time. Save Money. Protect Your Family.

First National's First Plus Package Can Make a Difference.

Life isn't all about banking. So here's a way for First National Bank to save you money on all those other things you do every day. Add First Plus Package to any checking account or open an e-xpress Checking Account and enjoy a whole new world of money-saving opportunities including identity theft protection, extended warranties, travel benefits and more. See a Personal Banker for details.

**Insurance products are sold by Mid-Penn Insurance Associates, a division of First National Insurance Agency, LLC and its licensed agents. Insurance products are not insured by the FDIC or any other federal government agency, not a deposit of, or guaranteed by FNB or its affiliates. Subject to investment risks, including loss of principal amount invested.

At Your Convenience

Life gets complicated. Your banking shouldn't be. That's why at First National Bank we offer a wide range of products and services designed to make your banking experience with us as convenient as possible. Whether it's accessing your account from your computer, withdrawing money from an ATM, or talking to a customer service representative you can reach us anywhere, anytime in a variety of ways.

Online Banking and FREE Internet Bill Pay

FNB-Online is our Internet banking service which gives you secure access to your personal accounts and control of your money 24/7, all with the click of your mouse. With FREE Internet Bill Pay you can pay all of your bills easily and conveniently online, saving you the time and money of writing checks and stamping envelopes.

Telephone Banking

If you prefer to access your account from your telephone, First National Bank offers you 24 hour access that way as well. You can check balances, transfer money or make a First National Bank loan payment over the phone at 800-817-8787. It's fast, convenient and totally secure. Of course you can request to speak with one of our knowledgeable Customer Service Representatives at 1-800-555-5455.

First National Bank Website

Visit us at www.fnb-online.com for a wealth of financial information and planning tools, complete listing of locations and hours, special offers and information on safeguarding your accounts with First National Bank.

First National Bank Debit Card

The First National Bank Debit Card offers the convenience of a credit card without the monthly bills or high interest rates. It is accepted for purchases at millions of places worldwide and you can access your cash at any ATM when you see the VISA® or PLUS logo. Remember, you'll never pay a fee at any of the more than 240 First National Bank ATMs.

Check Reorder Express

This service allows you to reorder your checks online. You choose the style and type of check you want and we will send them to you with the click of your mouse.

Switch Kit

If you are thinking about opening an additional account with First National Bank, ask for one of our Smooth and Easy Switch Kits.

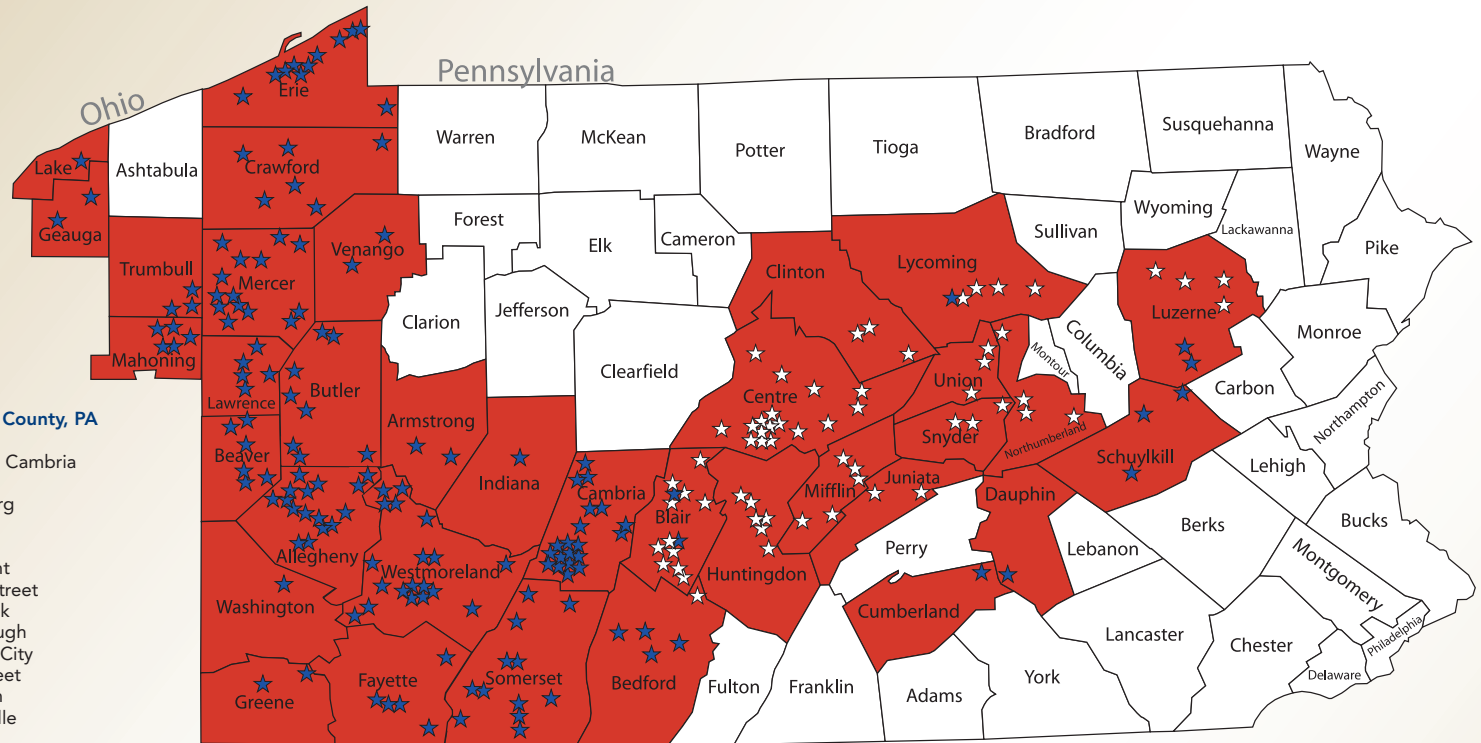


I love banking with First National Bank. I can do all of my banking with just the click of a mouse and save money paying all my bills online for FREE!



**Internet Banking now
comes with FREE BILL PAY!**

Over 215 banking offices & 240 ATMs across 35 counties



★ First National Bank ☆ Omega Bank

Allegheny County, PA
 Moon Township
 Mount Oliver
 South Side
 Tarentum
 Natrona Heights
 Hampton Township
 Duncan Manor
 Franklin Park
 Pine Creek
 McCandless
 Ross Park
 West View
 Fox Chapel
 Allegheny Professional Bldg.
 Pittsburgh North Side
 One Oliver Plaza

Armstrong County, PA
 Kittanning
 Rural Valley

Beaver County, PA
 18th Street
 Koppell
 Chippewa
 New Brighton
 Beaver
 Northern Lights

Bedford County, PA
 Schellsburg
 North Richard Street
 Bedford
 Everett
 Saxton

Blair County, PA
 Plank Road
 Hollidaysburg
 Tyrone
 Wehnswood
 Greenwood
 Williamsburg
 Eldorado
 Hollidaysburg Downtown
 Duncansville
 Pleasant Valley
 Roaring Spring
 Martinsburg
 Morrison's Cove Home

Butler County, PA
 Harrisville
 Slippery Rock
 Plaza
 Portersville
 Prospect
 Sarver
 Seven Fields
 Cranberry

Cambria County, PA
 Hastings
 Northern Cambria
 Route 22
 Ebensburg
 Vinco
 Cresson
 Westmont
 Walnut Street
 Benscreek
 Conemaugh
 Cambria City
 Main Street
 Allegheny
 Westmoreland
 Washington
 Greene
 Fayette
 Somerset
 Bedford
 Fulton
 Franklin
 Adams
 York
 Lancaster
 Chester
 Montgomery
 Delaware
 Philadelphia

Centre County, PA
 Allen Street
 Hills Plaza
 North Atherton
 Bristol Avenue
 Westerly Parkway
 Foxdale Village
 Lemont
 Port Matilda
 Boalsburg
 Centre Hall
 Millheim
 Rebersburg
 Allegheny Street
 Milesburg
 Snow Shoe
 Allen Street Drive Up
 The Village at Penn State

Clinton County, PA
 Lock Haven
 Mill Hall
 Loganton

Crawford County, PA
 Conneautville
 Conneaut Lake
 Vernon Township
 Meadville
 Cochranon
 Spartansburg

Cumberland County, PA
 Camp Hill

Dauphin County, PA
 Harrisburg

Erie County, PA
 Girard
 Airport
 West Ridge
 State Street
 West 8th Street
 Grandview
 Summit
 Corry
 Harborcreek
 North East Main
 North East Drive Up

Fayette County, PA
 Cherry Tree
 Giant Eagle
 Uniontown
 Old Trails
 Indian Head

Geauga County, OH
 Chardon
 Chesterland

Greene County, PA
 Waynesburg
 Dry Tavern

Huntingdon County, PA
 Alexandria
 Westminster Woods
 Huntingdon
 Huntingdon Drive Up
 14th Street Office
 Mt. Union

Indiana County, PA
 Clymer

Juniata County, PA
 Thompston
 Mifflin

Lake County, OH
 Mentor

Lawrence County, PA
 Neshannock
 Call's Plaza
 New Castle
 Laurel
 New Wilmington

Luzerne County, PA
 Hazleton
 Drums
 Mountain Top
 Wilkes Barre Arena
 Nanticoke
 Pikes Creek

Lycoming County, PA
 Williamsport

Maynard Street
 Newberry
 Montoursville
 Hughesville

Mahoning County, OH
 Federal Plaza
 Austintown
 Campbell
 Boardman
 Market Street

Mercer County, PA
 Jamestown
 Greenville
 Hadley Road
 Sheakleyville
 Reynolds
 Sharpsville
 Sharon
 Hickory Plaza
 Farrell
 Hermitage Square
 West Middlesex
 Grove City - Pine Grove
 Grove City - Broad St.
 Hermitage Wal-Mart

Mifflin County, PA
 Reedsville Crossing
 Burnham
 Lewistown
 Fort Granville
 Allensville

Northumberland County, PA
 Watsontown
 Northumberland
 Sunbury
 Shamokin

Schuylkill County, PA
 Pottsville
 Shenandoah
 McAdoo

Snyder County, PA
 Shamokin Dam
 Selingsgrove
 Middleburg

Somerset County, PA
 Confluence
 Rockwood
 New Centerville
 Somerset East
 Boswell
 Davidsville
 Stoystown
 Garrett
 Meyersdale
 Salisbury
 Berlin
 Windber

Trumbull County, OH
 Brookfield
 Hubbard
 Liberty

Union County, PA
 Plaza 15
 Lewisburg
 New Berlin

Venango County, PA
 Franklin
 Oil City

Washington County, PA
 Peters Township

Westmoreland County, PA
 Lower Burrell
 New Kensington
 Herminie
 North Washington
 Avonmore
 Stonehouse
 Circleville
 Redstone Huntingdon
 West Point
 North Main
 Fort Allen
 Redstone Highland
 South Greensburg
 East Pittsburgh Street
 Route 30
 Latrobe
 Ligonier
 New Florence
 Rostraver Shop 'N Save

Telephone Banking:
1-800-817-8787

Stop by your neighborhood
First National Bank banking office
or call **1-800-555-5455**
to speak with a Personal Banker.



First National Bank

